



U.S. Small Business Administration
"America's Small
Business Resource"

Small Business Beat

Quarterly Publication of the Michigan District Office

Spring/Summer 2004

Michigan Small Business and Advocate Awards for FY 2004

On May 4, SBA's District Director, Richard Temkin, presented Michigan's 2004 Small Business Person of the Year and advocate awards at a breakfast reception hosted by the Holland Area Chamber of Commerce.

These are the 2004 SBA award winners for Michigan:

Small Business Person of the Year

Dean Smith - President/CEO,
Specialty Heat Treating, Inc.,
Holland

Family-Owned Small Business of the Year

Model Coverall Services, Inc. -
Jonathan Subar, President, Grand
Rapids

Women in Business Advocate
Debra Loeser - President/CEO,
Classic Printers, Rochester Hills

Minority Small Business Advocate

Ann Williams - Outreach Specialist,
Michigan Department of
Transportation, Oak Park

Financial Services Advocate

Patrick Barbour - Vice President
Corporate Banking, Huntington
National Bank, Holland

Counselor of the Year

Robert Heasley - Business
Counselor, Michigan Small
Business and Technology
Development Center and Service
Corps of Retired Executives,
Kalamazoo

***The Michigan District Office
congratulates all of our 2004
winners on their awards!***

At the Michigan Small Business Awards Reception



Dean Smith, Michigan Small Business Person of the Year, and Richard Temkin, District Director



From left: Jonathan Subar, Debra Loeser, Dean Smith, Patrick Barbour, Robert Heasley, and Ann Williams

Small Business News and Updates

Highlights from the Michigan District Office

The Michigan District Office was recognized as the number one office in Region Five for both FY 2002 and FY 2003.

Through June 30, 2004 the Michigan District Office reached 1,520 loans, worth more than \$324 million. This was an increase of 24% in the number of loans and 28% in dollars over the previous year which set the all time record for SBA lending in Michigan.

SBA participated in the Hispanic Business Alliance's 2nd Annual Hispanic Business Expo in October 2003 with more than 100 owners in attendance. SBA Assistant District Director Conrad Valle was honored as one of the 56 Most Influential Hispanics in Michigan at the Expo.

SBA co-sponsored the annual Black Business Expo in May 2004 with Bank One and Alpha Phi Alpha fraternity. More than 250 were in attendance at the Greater Grace Temple in Detroit.

A Business Matchmaking Conference was held in Southfield in June 2004 with more than 450 in attendance. In July and August, follow-up matches for 202 small businesses produced 700 appointments with senior procurement officers from government agencies and large corporations.

Small Business Calendar

September 1

How to Start a Business. Livonia (734) 462-4438

SBA's 8(a) and SDB Certification. Detroit (313) 226-6075

September 1 & 2

Hispanic Business Expo and Economic Summit. Detroit (248) 552-8690

September 7

How to Start a Business. Ann Arbor (734) 547-9170

How to Start a Business and Write a Plan. Big Rapids (989) 802-0993

Business Basics. Clinton Township (586) 469-5118

September 8

Pre-Business Basics. Warren (313) 226-7947

How to Start a Business. Adrian (517) 266-1488

September 15

How to Start a Business. Lansing (517) 483-1921

Women Business Certification. Mt. Clemens (734) 677-1400

Start a Home-based Business. Saginaw (989) 754-2486

September 16

Elements of a Business Plan. Detroit (313) 226-7947

How to Start a Business. Rochester (248) 370-2726

Choosing a Legal Entity. Pontiac (248) 858-0783

September 17

How to Start a Business. Muskegon (616) 331-7370

Starting a Business and Write a Plan. Mt. Pleasant (989) 802-0993

September 22

Accounting for Sm. Business. Bloomfield (313) 226-7947

Small Business Loans. Warren (313) 226-7947

September 25

How to Write a Business Plan. Grand Rapids (616) 771-6880

September 23

Become a Government Contractor. Livonia (734) 462-4438

Financing Roundtable by TEAM SBA. Lansing 517) 487-6340

Entrepreneur Orientation. Saginaw (989) 755-0904

September 30 & October 1

Michigan Women's Business Conference and Expo. Novi (734) 677-1444

For a list of upcoming workshops, please visit our Web site at <http://www.sba.gov/mi>.

Newsletter Mailing

If you or someone you know would like to receive a copy of future editions of *Small Business Beat* via email, please forward the email address to Annette Hall at annette.hall@sba.gov.

WEDO IS COMING

SCORE
SBA's Resource Partner

Assistance for Women Entrepreneurs

For five days in September, National City along with SBA and the Michigan Small Business & Technology Development Center will conduct the Women's Economic Development Outreach (WEDO) in Michigan. Last year over 450 women entrepreneurs came together to get advice on business plans, financing options, and networking.

This year, each WEDO event will provide panels of local experts covering topics such as: increasing profitability, financing growth, and accessing new markets. Participants will obtain resources from banking, chambers of commerce, women's business organizations, SBA business consultants, and other women business owners. WEDO is free, but seats are limited. For more information and to register, visit www.e-magnify.com or phone National City at (888) 622-4249.

WEDO will take place September 13-17 at the following locations:

September 13, Clinton Township
September 14, Livonia
September 15, Lansing
September 16, Grand Rapids
September 17, Traverse City

SBA Web Sites Help Entrepreneurs

www.business.gov - This site provides a one-stop, online federal government information and services that businesses need and can access in one easy-to-find location. Business.gov provides information and links to business development, financial assistance, taxes, laws and regulations, international trade, workplace issues, buying and selling, and federal forms.

www.sba.gov/teens - This site helps young entrepreneurs who want to start, run or grow their own businesses. It features the fundamentals of starting a small business from brainstorming to evaluating the feasibility of your idea, developing the all-important business plan, learning from successful young entrepreneurs, making sound financial decisions, and access to SBA's entrepreneurial development partners and services.

Contracting Opportunities For Service-Disabled Veterans

A new procurement program has been implemented that will boost federal contract opportunities for service disabled veteran-owned small businesses (SDVOSB). The interim rule adds provisions that will allow contracting officers to restrict contract awards to SDVOSB when there is a reasonable expectation that two or more SDVOSB will submit bids at a fair market price. It also allows awards of sole-source contracts to SDVOSB when there is not a reasonable expectation that two or more SDVOSB will submit bids and the anticipated contract price does not exceed \$3 million, with the exception of manufacturing contracts where the contracting threshold is \$5 million.

The rule also allows small businesses to self-certify as service-disabled veteran-owned businesses.

SCORE Turns 40!

From its inception in 1964 by SBA, SCORE's mission has been focused on the American dream of small business ownership. SCORE assists entrepreneurs through one-on-one business advising on a full range of business topics. Today, Michigan's SCORE volunteers provide counseling from more than 40 locations and offer workshops on a variety of business issues. SCORE also offers advice via email at their Web site at www.score.org. For more information on Michigan's SCORE, visit their Web site at www.scoremichigan.org or call the Michigan District Office for the nearest location.



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All of SBA's programs and services are provided to the public on a nondiscriminatory basis.

Small Business News



***New SBA Director for
Michigan***

"Dick Temkin is good for small business," said President of the Small Business Association of Michigan Rob Fowler. "He has been a long time supporter of small business and knows small business in Michigan. Temkin is an excellent choice for district director."

It is a privilege and an honor to be appointed the District Director for the state of Michigan," said Temkin. "I look forward to working even more closely with Michigan's small business community and SBA's resource partners to help build Michigan's economy."

Richard Temkin was appointed as the new Michigan District Director by SBA Administrator Hector V. Barreto on March 17. As District Director, Temkin oversees the delivery of SBA's economic development and finance programs throughout Michigan's 83 counties.

Temkin is a career employee with SBA, having joined the agency over 35 years ago after graduating from the Columbia University Graduate School of Business. Mr. Temkin is married, has three children, and lives in Farmington Hills.

"There are more than 717,000 small businesses in Michigan, and they will be well served with Richard Temkin leading our district operations there," Barreto said. "Richard has worked in the SBA's district office in Michigan for more than two decades, and he has led that office as acting Director for two and a half years... Richard's record of dedication and experience left no doubt that he was the perfect person for this challenging job."

Under Temkin's leadership, the number of SBA loans in Michigan has increased dramatically in all categories. In fact, the Michigan office's FY 2003 loan production exceeded its previous record of 1,151 loans by 49 percent. In FY 2003, the SBA and its resource partners counseled and trained over 40,000 entrepreneurs in the state and lenders made 1,717 SBA-backed loans totaling \$377.5 million.

Top Ten Lenders 3rd Quarter FY 2004

Lender	#Loans	Dollars
1. National City	102	\$9.6
2. Fifth Third	59	\$8.4
3. Capital One	44	\$1.8
4. Bank One	41	\$6.2
5. Republic Bank	37	\$14.0
6. Capitol Bancorp	28	\$5.2
7. Comerica Bank	22	\$9.7
8. Standard Federal	21	\$6.1
9. Huntington National Bank	16	\$2.5
10. Chemical Bank	10	\$3.5

(All dollar values in millions)